

keyfacts



about our services

**Netbasic Limited,
9 Funtley Court,
Funtley Hill,
Fareham,
Hampshire,
PO16 7UY.**

1	The Financial Services Authority (FSA)
	The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you
2	Whose products do we offer?
	Insurance
	We offer products from a range of insurers.
⇒	We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
	We only offer a products from a single insurer
	Mortgages
⇒	We offer mortgages from the whole market.
	We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
	We only offer [a limited range of the] [a] mortgage[s] from [a single lender] [name of single lender].
3	Which service will we provide you with?
	Insurance
	We will advise and make a recommendation for you after we have assessed your needs [for] [list the types of <i>non-investment insurance contracts</i>].
⇒	You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Mortgages	
	We will advise and make a recommendation for you after we have assessed your needs.
⇒	You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
4	<u>What will you have to pay us for our services?</u>
Insurances	
	A fee [of £ []] [for] [list the types of services provided for <i>non-investment insurance contracts</i>].
⇒	No fee.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	
Mortgages	
⇒	No fee but we may receive a fee or commission from the firm from the firm we refer you to.
	A fee of £[] payable at the outset and £[] payable when you apply for a [lifetime] mortgage [or home reversion scheme]. [We will also be paid commission from the [lender/company.]
You will receive a keyfacts illustration when considering a particular [lifetime] mortgage, [or further information about a particular home reversion scheme] which will tell you about any fees relating to it.	
5	<u>Who regulates us?</u>
Netbasic Limited, 9 Funtley court, Funtley Hill, Fareham, Hampshire, PO16 7UY is authorised and regulated by the Financial Services Authority. Our FSA Register number is 441774.	
Our permitted business is introducing mortgages and insurance mediation.	
You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.	
6	<u>What to do if you have a complaint</u>
If you wish to register a complaint, please contact us:	
<p>...in writing Write to feedback at Netbasic Limited, 9 Funtley court, Funtley Hill, Fareham, Hampshire, PO16 7UY</p> <p>... by phone Telephone 01329 828448</p>	
If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.	

7	Are we covered by the Financial Services Compensation Scheme (FSCS)?
We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.	
Insurance	
Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.	
Mortgages	
Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.	
Further information about compensation scheme arrangements is available from the FSCS.	